

REMARKS

Applicants respectfully request reconsideration of the present application in view of the foregoing amendments and in view of the reasons that follow. Claims 15-25 were canceled previously. Claims 1 and 10 have been amended. Claims 4, 5, and 13 are currently requested to be canceled. Claims 1-3, 6-12, and 14 are now pending in the present application.

I. Rejection of Claims 10-14 Under 35 U.S.C. § 102(b)

On page 3 of the Office Action, Claims 10-14 were rejected under 35 U.S.C. § 102(b) as being anticipated by U.S. Patent Publication No. 2002/0111946 to Fallon (Fallon). Claim 13 has been canceled. Applicants respectfully traverse the rejection of Claims 10-12 and 14 because Fallon fails to teach, suggest, or describe all of the elements as recited in Claim 10, as amended.

Independent Claim 10, as amended and with emphasis added through underlining, recites in part:

an on-line environment for a customer user at a customer user computer connectable to the network to organize, send, search, create, and save financial information using a hierarchy of folders defined by the customer user in the online environment hosted at the host computer, wherein each folder in the hierarchy of folders includes a financial document that includes multiple indicators, wherein the financial document is automatically and without human intervention associated with a folder in the hierarchy of folders based on customer user selected filing preferences received from the customer user computer, wherein the host computer is configured to provide a search across folders

Independent Claim 10 was amended to recite a claim element similar to now canceled Claim 13. With respect to Claim 13, the Examiner states:

With respect to claim 13, Fallon teaches the system of claim 10, wherein the financial document is associated with a folder automatically upon receipt based on user-defined criteria (0203).

Applicants respectfully disagree that Fallon teaches at least “wherein the financial document is automatically and without human intervention associated with a folder in the hierarchy of folders based on customer user selected filing preferences received from the customer user computer” as recited in Claim 10, as amended.

Fallon describes “a system and method for assisting individuals in putting their affairs in order using a universal integrated organizer with personal legacy planning and personal on-line storage.” (Abstract). At paragraph [0203] cited by the Examiner, Fallon states:

A major feature of certain preferred embodiments of the invention is the capacity to organize and integrate information of diverse types and obtained from a diverse array of sources. For example, in the preferred embodiments of the invention in which the information and documents are organized as folders (FIG. 3), The invention is able, for example, to recognize when an item of information entered under one folder heading is also relevant to the contents of one or more of the other folders. For example, an individual's residential address in the Personal Folder may also be a real estate asset that may also be a secured liability in the Financial Folder with homeowners' insurance (Insurance Folder) and legal title (Legal Folder). The software of the invention integrates such information so that it is readily available across all folders. Thus in preferred embodiments of the invention, any information or document that is initially entered under a particular category in one of the folders is available in an appropriate category in one or more of the other folders.

Thus, Fallon describes a system in which a user enters a document in a particular category in one of the folders and the system makes the document available in another category. The system described in Fallon provides for a fixed hierarchy of folders in which a user can store documents. (*See* Fig. 3-1). Thus, because the system of Fallon is fixed, the relationship between certain categories is known *a priori* so documents can be made available between the categories having the known relationships. Fallon, however, fails to teach, suggest, or disclose at least “wherein the financial document is automatically and without human intervention associated with a folder in the hierarchy of folders based on customer user selected filing preferences received from the customer user computer” as recited in Claim 10, as amended.

An anticipation rejection cannot properly be maintained where the reference used in the rejection does not disclose all of the recited claim elements. Claims 11, 12, and 14 depend from Claim 10. Therefore, Applicants respectfully request withdrawal of the rejection of Claims 10-12 and 14.

II. Rejection of Claims 1-9 Under 35 U.S.C. § 103(a)

On page 5 of the Office Action, Claims 1-9 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Fallon in view of U.S. Patent No. 7,146,367 to Shutt (Shutt). Claims 4 and 5 have been canceled. Applicants respectfully traverse the rejection of Claims 1-3 and 6-9 because Fallon and Shutt, alone and in combination, fail to disclose, teach, or suggest all of the claim elements as recited in at least Claim 1, as amended.

Independent Claim 1, as amended and with emphasis added through underlining, recites in part:

receiving user selected filing preferences at the second system
from the first system;

providing an online environment by the second system
configured ...

to automatically and without human intervention associate the
financial document with the created folder based on the
received user selected filing preferences so that the financial
document is included in the created folder in the online
environment hosted at the second system, wherein the online
environment displays the financial document in the created
folder.

Independent Claim 1 was amended to recite a claim element similar to now canceled Claims 4 and 5. With respect to Claims 4 and 5, the Examiner states:

With respect to claim 4, Fallon teaches the method of claim 1 wherein associating the financial document with the created folder is performed without human intervention (0203).

With respect to claim 5, Fallon teaches the method of claim 4, wherein automatically associating the financial document with the created folder is based on pre-established criteria (0203; e.g.

an item of information entered under one folder heading is also relevant to the contents of one or more of the other folders).

Applicants respectfully disagree that Fallon teaches at least “automatically and without human intervention associate[ing] the financial document with the created folder based on the received user selected filing preferences so that the financial document is included in the created folder in the online environment hosted at the second system” as recited in Claim 1, as amended.

As discussed in Section I. above, Fallon fails to teach, suggest, or disclose at least “wherein the financial document is automatically and without human intervention associated with a folder in the hierarchy of folders based on customer user selected filing preferences received from the customer user computer.” For similar reasons, Fallon also fails to teach, suggest, or disclose at least “automatically and without human intervention associate[ing] the financial document with the created folder based on the received user selected filing preferences so that the financial document is included in the created folder in the online environment hosted at the second system” as recited in Claim 1, as amended.

Shutt describes a “system for managing data items at an electronic data repository with respect to a plurality of parties.” (Abstract). Shutt states:

Having searched for and selected a destination folder for scanned documents, so that the system displays the selected destination folder in box 150, the user may elect to use document separator coversheets in association with each document, rather than entering the document type from the pull-down list shown in FIG. 23. In this case, the user selects the box shown in FIG. 23 indicating that the scanned documents contain coversheets. If the user has selected a destination folder, a batch coversheet is unnecessary, and the scan program expects only document separator coversheets. If the user has not selected a destination folder, so that box 150 is empty, the scan program looks both for a batch coversheet and document separator coversheets. In either case, the user may enter a title and comments for each document.

(Col. 18, line 63-col. 19, line 10; underlining added). Thus, Shutt describes user selection of a destination folder for a document. Shutt, however, fails to teach, suggest, or disclose at

least “automatically and without human intervention associate[ing] the financial document with the created folder based on the received user selected filing preferences so that the financial document is included in the created folder in the online environment hosted at the second system” as recited in Claim 1, as amended.

Therefore, Fallon and Shutt fail to disclose, teach, or suggest all of the claim elements as recited in Claim 1. An obviousness rejection cannot be properly maintained where the references used in the rejection do not disclose all of the recited claim elements. Therefore, Applicants respectfully request withdrawal of the rejection of Claims 1-3 and 6-9.

Applicants believe that the present application is in condition for allowance. Favorable reconsideration of the application as amended is respectfully requested. The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.


The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check or credit card payment form being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicants hereby petition for such extension under 37 C.F.R. § 1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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By

A handwritten signature in cursive script, appearing to read "Callie Bell", written over a horizontal line.

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